

## Key figures

restated, comparable data

PLN m	Q1 2018	Q2 2018	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019	Q4 2019
<b>Total income<sup>1</sup></b>	1,256.9	1,310.2	1,305.9	1,359.4	1,386.3	1,451.2	1,472.1	1,486.8
<b>Total expenses</b>	628.3	555.0	577.2	566.3	721.1	581.1	604.4	590.8
<b>Net income</b>	322.2	371.7	378.3	451.6	324.5	469.1	414.8	450.3
<b>Loans<sup>2</sup></b>	90,290.5	94,724.3	99,223.8	103,125.8	107,387.4	110,509.9	115,728.9	118,288.1
<b>Deposits</b>	104,662.1	109,174.1	110,205.0	117,682.5	120,414.0	122,992.0	125,786.3	130,473.5
<b>Loans / Deposits</b>	86.3%	86.8%	90.0%	87.6%	89.2%	89.9%	92.0%	90.7%
<b>Cost / Income</b>	50.0%	42.4%	44.2%	41.7%	52.0%	40.0%	41.1%	39.7%
<b>ROE</b>	10.8%	12.4%	12.6%	14.2%	9.7%	13.6%	11.3%	11.8%
<b>ROA</b>	1.02%	1.15%	1.14%	1.31%	0.90%	1.27%	1.08%	1.14%
<b>Total capital ratio</b>	16.05%	15.24%	15.24%	15.58%	15.82%	15.03%	15.46%	16.87%
<b>Tier 1 ratio</b>	15.12%	14.35%	14.41%	14.74%	14.49%	13.78%	14.19%	14.41%
<b>Book value per share (PLN)</b>	92.7	91.3	93.4	102.4	103.1	109.3	117.3	117.0
<b>Earnings per share (PLN)</b>	9.91	11.43	11.63	13.88	9.98	14.42	12.75	13.84

<sup>1</sup> Including share in subsidiaries profits

<sup>2</sup> Net loans and other receivables from customers, excluding Eurobond portfolio